

Fill in this information to identify the case:

Debtor 1 Patricia Scales Thompson

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Tennessee  
(State)

Case number 3:15-bk-04320

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust N.A., as  
Trustee of the Cabana Series III Trust

Court claim no. (if known):  
9

Last 4 digits of any number you use to identify the debtor's account: 2 1 1 5

Property address: 3209 Panorama Drive  
Number Street

Nashville, TN 37212  
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08/ 01 / 2020  
MM / DD / YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

       /        /         
MM / DD / YYYY

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Michelle R. Ghidotti-Gonsalves, Esq. Date 7 / 23 / 2020  
Signature

Print Michelle R. Ghidotti-Gonsalves Title Counsel for Secured Creditor  
First Name Middle Name Last Name

Company Ghidotti Berger, LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 920 Old Tustin Avenue  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

**CERTIFICATE OF SERVICE**

On July 23, 2020, I served the foregoing document described as *Response to Notice of Final Cure* on the following individuals by electronic means through the Court's ECF program:

**COUNSEL(S) FOR DEBTOR(S)**

Mary Elizabeth Ausbrooks      [marybeth@rothschildbklaw.com](mailto:marybeth@rothschildbklaw.com),  
[rothschildbklawnotice@gmail.com](mailto:rothschildbklawnotice@gmail.com),  
[bethmr72429@notify.bestcase.com](mailto:bethmr72429@notify.bestcase.com)

**TRUSTEE(S) / COUNSEL(S) FOR TRUSTEE(S)**

Henry Edward Hildebrand, III      [hhecf@ch13nsh.com](mailto:hhecf@ch13nsh.com)  
U.S. Trustee      [ustpregion08.na.ecf@usdoj.gov](mailto:ustpregion08.na.ecf@usdoj.gov)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker

On July 23, 2020, I served the foregoing documents described as *Response to Notice of Final Cure* on the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, FL, enclosed in a sealed envelope, with postage paid, addressed as follows:

***Debtor***  
**Patricia Scales Thompson**  
3209 Panorama Drive  
Nashville, TN 37218

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker